



## EXPLORING THE RELATIONSHIP BETWEEN MARKET ORIENTATION, FRONTLINE EMPLOYEE EXPERTISE, AND BANK CUSTOMER SATISFACTION IN A DEVELOPING ECONOMY CONTEXT

Yitbarek Takele Bayiley<sup>1</sup>; Abel Aragaw Zeleke<sup>2</sup>

<sup>1</sup>Associate Professor of Business Administration, Department of Management, Addis Ababa University, Ethiopia, Email: ([yitbarek.takele@aau.edu.et](mailto:yitbarek.takele@aau.edu.et))

<sup>2</sup>Department of Management, Addis Ababa University, Email: ([abelargw@gmail.com](mailto:abelargw@gmail.com))

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### ABSTRACT

**Purpose:** An emerging perspective on market orientation suggests that strategic insights can be gained if firms take into account customers' views in their market orientation approaches. The study examined the relationship between market orientation and customer satisfaction using frontline employee expertise as a mediating variable.

**Design/methodology/approach:** A sample of 323 business and premium customers from four commercial banks established the study setting. The research followed a deductive approach, explanatory design, survey method, and questionnaire as a data collection instrument. The study adopted MKTOR market orientation measurement model and employed a regression-based bootstrapping approach. Also, Hayes PROCESS Macro was used to analyze mediation.

**Findings:** The results revealed market orientation and only two of its dimensions: customer and inter-functional influence customer satisfaction. The study conclude, frontline employee expertise partially mediates the relationship between market orientation and customer satisfaction implying banks with proper market orientation strategies and competent frontline employees are well-positioned to satisfy their customers and perform better in a developing market context.

**Originality/value:** The study empirically contributed by introducing and testing frontline employee expertise as a mediating variable in the relationship between market orientation and customer satisfaction in banking.

### 1. Introduction

Customers are the most important sources of competitive advantage in market-orientated business environments (Ansah & Chinomona, 2017; Tirado & Guillén, 2017). Besides creating a competitive advantage, market-orientated approaches would also help companies maximize shareholder value and build a win-win & long-lasting relationship with customers (Abidemi, Halim & Alshuabi, 2017; Kasim, Ekinici, Altinay, & Hussain, 2018). In so doing, frontline employee expertise plays a central role (Newell, Wu, Leingpibul & Jiang, 2016; Bachmann & Zaheer, 2006; Palmatier, Dant & Grewal, 2007) by effectively linking the customer with internal functions of the organization (Thompson, 1962). In this way, frontline employees play a unique but dual role: act as the company's voice to the customer and the voice of the customer in the company. The banking sector has undergone various changes over many decades with the advancement of banking technology, environmental turbulence, and ever-changing consumer tastes and preferences. Due to the fast-changing technology, growing industry rivalry, increasing competition from other financial intermediaries, and a stricter enforcement of regulations, banks are now going to offer better services to customers than ever before. These growing challenges and increasing opportunities have established market orientation, frontline employee expertise, and customer satisfaction constructs as a new firm-level phenomenon that deserves scholarly attention (Tahir and Sabir, 2014; Mahmoud, Blankson, Owusu-Frimpong, Nwankwo & Trang, 2016). In this relationship, frontline employee expertise act as a catalyst between market orientation approaches and customer satisfaction (Tahir and Sabir, 2014).

Even though the Ethiopian banking industry is in its developmental stage, it has witnessed growing competition following the liberalization of the financial sector in the mid-1990s and the subsequent emergence of plenty of commercial banks. Banks aggressively pursue various deposit mobilization strategies and try their best to bring the non-banking society to the sector. Low switching costs and the shortage of foreign currency supply for premium and business customers have made it difficult for banks to retain and build long-term relationships with customers. Banks may adopt market-oriented strategies that help attract and retain customers and gain a competitive advantage (Mahmoud, Kastner, & Akyea, 2011; Kohli and Jaworski, 1990). A market-oriented approach enhances external and internal customer satisfaction (Pattanayak, Koilakuntla, & Punyatoya, 2017; Guo & Wang, 2015; Jaworski and Kohli, 1993; Slater and Narver, 1994; Kirca, Jayachandran, and Bearden, 2005). Internal and external customer satisfaction are interdependent: satisfying internal customers helps serve external customers better, while a satisfied external customer is a source of long-term growth (Hanna, Backhouse, & Burns, 2004; Paik, 2002; Davis, 1992). As the market orientation approach requires a strong

customer focus, firms can only be accurately described as market-oriented when their customers recognize and describe them accordingly (Krepapa, Berthon, Webb & Pitt, 2003; Desphandé, Farley & Webster, 1993; Steinman, Deshpande & Farley 2000). In this sense, adopting a management-defined view of market orientation is one-sided solely as it ignores the customer attitudes regarding the extent to which an organization engages in market-oriented activities and behavior (Krepapa, Berthon, Webb, & Pitt, 2003; Webb, Webster & Krepapa, 2000). Embedding market orientation to form organizational culture requires reviewing value propositions, actively monitoring company-competitor-customer interactions, and redesigning internal functional structures and processes. Firms that are not market-oriented experience higher customer dissatisfaction, offer costly product features with little or no value to customers, and expensive but slow response structures and processes.

Much research has been carried out in the developed world analyzing the relationship between market orientation and customer satisfaction but overlooked the mediating effect of frontline employees in this relationship (Mallen, 2017). The focus was mainly on market orientation and firm performance; market orientation and marketing collaboration; market orientation and innovation; market orientation and new product success (Atuahene-Gima, 1996; Lukas & Ferrell, 2000; Kumar, Subramanian & Strandholm, 2002; Narver, Slater & MacLachlan, 2004; Le Meunier-FitzHugh & Piercy, 2011). Nevertheless, only a few studies have investigated the market orientation practices of banks in developing economies (Opoku & Essien, 2011). Moreover, in the extant literature, customer orientation has typically been measured by self-reports from service employees though customers may not perceive employees to be as customer oriented as employees perceive themselves to be (Donavan & Hocutt, 2001). Similarly, though several service marketing researchers acknowledge the important role frontline employees play in achieving customer satisfaction and improving business performance, their contributions are not yet well studied, acknowledged, and compensated. Regardless of this, frontline employees have to utilize their different skills, expertise, and experiences to effectively discharge the boundary-spanning responsibility that requires them to be friendly, enthusiastic, courteous, empathetic, and sincere (Hoffman, Bateson, Elliott & Birch, 2006). Bizarrely, they are often the lowest paid and considered the least skilled (Mallen, 2017).

Moreover, the high service encounter between frontline employees and customers in the retail banking sector signifies how much frontline employee expertise is instrumental in transforming market-oriented initiatives into customer satisfaction. Frontline employee expertise will have a more important role in developing a financial system where customers prefer to contact employees to get bank services. In summary, extant literature mainly studied market orientation from the company's point of view (Jaworski and Kohli, 1993; Slater and Narver, 1994; Kirca et al., 2005) and measures customer orientation using service employees' self-reports. Besides, though the literature argued employee competency and knowledge play a vital role in ensuring customer satisfaction, they overlooked its mediating effect. Therefore, the current study investigated the influence of market orientation approaches on customer satisfaction using frontline employee expertise as a mediating variable with a perspective gained from premium and business bank customers than self-report by service employees.

The rest of the paper is structured as follows. The next section reviews extant literature, and section three presents the empirical design and approach. Section IV outlines the data and results. In section V, results are discussed, and in section VI, conclusions are made.

## **2. Literature Review**

Market orientation is an integral part of the banking business and is a strategic move to torpedoing competitors. Market orientation is one of the key strategies used in modern to keep competitors off the bar (Mahmoud et al., 2011). The conceptualization of the market orientation construct has spanned over several decades (Mahmoud et al., 2011; Opoku & Essien, 2011); cognizant of the importance of market orientation in marketing and strategy, it was introduced into the academic literature as early as the 1920s (Greenley, 1995; Gheysari, Rasli, Roghanian & Norhalim, 2012). However, it was not until the 1970s and 1980s that it gained adequate attention both by researchers and practitioners (Kotler 1977; Shapiro 1988) and became a conceptual and empirical investigation (Greenley, 1995). Nowadays, banks have become increasingly market-oriented by pursuing proactive policies and bringing modern marketing tools and techniques to the sector (Howcroft, Hower and Durkin, 2003). Following this, market orientation and its conceptualization, measurement, implementation, antecedents, and consequences have become popular banking sector issues (Slattery and Nellis, 2005; Lancaster and Van Der Velden, 2004). Market orientation can be conceptualized in various ways: as the organizational level application, implementation and operationalization of marketing concept (Borch, 1957; Kohli & Jaworski, 1990), as a business philosophy used at a corporate level (Borch, 1957; Barksdale & Darden, 1971; Kohli & Jaworski, 1990; McNamara, 1972), as a business culture that promotes the creation of superior customer value (Narver and Slater, 1990; Deshpandé et al., 1993), as an organization-wide generation, and dissemination of market-intelligence for a better understanding of current and future customer needs (Kohli and Jaworski, 1990), and organizational level phenomenon with value and orientation abilities capturing the interest of top management (Felton, 1959; Jaworski & Kohli, 1993).

Recently, market orientation is expanded to embrace essential issues related to customers, competitors, and the larger business environment firms operate (Gheysari et al., 2012). In summary, market orientation can be conceptualized at least in four fundamental ways: as an application of the marketing concept, as a culture that promotes superior value creation,

as customer-centric business philosophy, and a strategic approach used to deal with customers competitors, and employees.

### *2.1 Market Orientation and Customer Satisfaction*

Customer satisfaction and customer loyalty are the most appropriate performance measures (Doyle, 1995). It occurs when the perception of product performance matches expectations at, or above, the minimum desired performance level. Satisfaction reduces the level of decision-making the next time the problem is recognized. For instance, a satisfactory purchase is rewarding and encourages one to repeat the same behaviour in the future and engage in positive word-of-mouth communication about the brand (Coney, Hawking & Roger, 2001). Banks should always guarantee to satisfy their current and future customer needs by adopting market-oriented behaviours. Market orientation is likely to lead to greater customer satisfaction and repeat purchase (Paczkowski & Kotler, 1998). Moreover, satisfied customers spread the good word to other potential customers who keep returning to the organization (Kohli and Jaworski, 1990).

H1: There is a direct relationship between market orientation and customer satisfaction

Moreover, market orientation consists of three behavioural components: customer orientation, competitor orientation, and inter-functional coordination (Narver & Slater, 1990; Lafferty & Hult, 2001; Kumar et al., 2002; Singh & Ranchhod, 2004; Le Meunier-FitzHugh & Piercy, 2011). It also has two decision criteria: long-term focus and profitability (Narver & Slater, 1990).

### *2.2 Bank Customer Orientation and Customer Satisfaction*

The crux of a market-orientated approach is customer focus. Being a customer focus requires understanding how the entire value chain operates over time (Mahmoud et al., 2011). In so doing, value to the customer can be created at any stage in the value chain by making operations more efficient, proactive, and user-friendly or letting customers co-create in the service environment. Market-oriented banks, thus, need to understand the revenue-cost dynamics of customer orientation beyond individual customers and consider such problems as value chain phenomena. Customer orientation can thus be considered the principle of readiness to meet and respond promptly to the needs and wants of customers (Awwad and Agti, 2011). It involves information generation by organizations that help them understand customer needs and meet these needs at different levels of the operation processes (Singha & Ranchhod, 2003; Yeung, Cheng & Chan, 2004). Such practices primarily affect time-based efficiency, creating time value for the customers and cost-saving for the organization, making their relationship a win-win. While such orientation increases customer satisfaction, it helps companies maximize shareholder value. Moreover, understanding the customer dynamics in this era of intense competition, organizations have to develop a comprehensive understanding of their customer's business and how these customers in the immediate and downstream market perceive value. Managers and employees shall often constantly monitor customer behaviour and sometimes engage them in their facilities for a continuous search of new ways of satisfying customer needs (Narver & Slater, 1990; Kohli & Jarwoski, 1994).

H1a: Customer orientation directly influences customer satisfaction

### *2.3 Bank Competitor Orientation and Customer Satisfaction*

Being competitor oriented requires banks to identify, scrutinize, and understand their primary current and potential competitors profiles: their short-term strengths & weaknesses, long-term capabilities, future actions, and strategies so that they can be in a better position to offer superior customer service as a way of creating competitive advantage (Muumob, 2016; Njeru & Kibera, 2014; Cambra-Fierro, Florin, Perez & Whitelock, 2011). Moreover, competitors form the second chance for improving the performance of the banks to serve customers better. Customers' needs, desires, and preferences impose new restrictions on banks towards market orientation through competitors, which helps them look for innovative approaches that save cost, reduce price, flexibility, and timely serve customers (Dalbooh & Aqel 2014).

H1b: Competitor Orientation Directly Influences Customer Satisfaction

### *2.4 Bank Inter-functional Orientation and Customer Satisfaction*

Inter-functional orientation is the utilization of resources and coordination of the various internal business functions of the firm to ensure responsiveness to environmental changes, create superior customer value, and consequently maximize shareholder value (Narver and Slater, 1990). The literature suggests three ways to achieve effective inter-functional coordination (Tay and Tay, 2007). First, the performance goals of the functional departments are determined by their ability to ensure customer satisfaction. Second, it is the creation of the inter-functional linkage that enables functions to pursue their interests when they cooperate with other parts. Third, the various tasks of banks need to be highly sensitive and responsible to the needs of different functions. Inter-functional coordination has a positive relationship with customer satisfaction (Tomaskova, 2018).

H1c: Inter-functional coordination directly influences customer satisfaction

## *2.5 Market Orientation and Frontline Employee Expertise*

Market-orientated organizations instil pride in belonging to an organization enhances employee morale and commitment (Raju, Lonial & Gupta, 1995). Kohli and Jaworski (1990) included increased employees' organizational commitment among one of the significant non-economic consequences of market orientation. Father, Ellinger et al. (2008) posited market orientation influences organizational and employee performance. Moreover, Langerak, Hultink & Robben (2000) found market orientation positively influences proficiency in inter-functional teamwork. However, Harris & Ogbonna (2000) argued employees respond differently to market-oriented culture change programs.

H2: Market orientation directly influence the quality of frontline employee expertise

## *2.6 Frontline Employee Expertise and Customer Satisfaction*

Service providers' competencies, especially in banking, play a vital role in ensuring customer satisfaction. Expert quality is essential for customer satisfaction irrespective of a firm's service sector (Crosby, Evans & Cowles, 1990; Macintosh, 2007). Competent and knowledgeable employees are more likely to attract long-term buyers (Busch and Wilson, 1976; Bendapudi and Berry, 1997). Though employees' expertise strengthens relationship quality helps build and maintain long-term relationships, it is subject to buyers' perception of employees' expertise (Palmatier et al., 2006). Many researchers posit that building and maintaining long-term relationships requires offering mutual benefits to banks and customers (Brown and Bond, 1995; Spake and Megehee, 2010; Sweeney and Swait, 2008). Employees with the required competencies offer banks cost minimization, revenue maximization, higher switching cost & abundant positive word of mouth benefits. This may mean satisfied banking needs, choice reduction, improved confidence, lower cost/effort, minimum risk, and customized services for customers. Authors like Chai et al. (2015), Macintosh (2007), Moradi et al. (2017), Spake and Megehee (2010), and Sweeney and Swait (2008) argue a positive and a significant relationship between employee expertise and customer satisfaction. This significant positive relation is justifiable because a higher level of knowledge, especially in the banking service sector, would reduce customer's risk and peace of mind that the company has the necessary capabilities to satisfy my intended needs, thereby promoting customer satisfaction.

H3: Quality of frontline employees' expertise directly influences customer satisfaction

## *2.7 Market Orientation, Frontline Employee Expertise, and Customer Satisfaction*

Market orientation in the banking sector is where employees are committed to continuously and consistently creating superior customer value, the concept which leads to more significant competitive advantage, constant scanning and conducting business intelligence about customers and competitors as a critical prerequisite to building market orientation (Kohli & Jaworski, 1990; Narver & Slater, 2004). Thompson (1962) refers to the frontline staff as boundary spanners, meaning they interact with both the customer and the internal functions within the organization, linking the two. Their role is to represent the organization, deliver the expected service, and transfer information, acting as the company's voice to the customer and the voice of the customer within the company. Hoffman et al. (2006) describe the role of boundary-spanning employees, stating, "the public face of a service firm is its contact personnel. It is evident from Bateson and Hoffman's quote that the role of a boundary-spanning employee is not an easy one, thus inferring the importance of employee satisfaction and retention. The literature in the area has clearly defined the link between market orientation, employee satisfaction, and customer satisfaction (Wilson et al., 2016).

H4: Frontline employee expertise mediates the relationship between market orientation and customer satisfaction

## *2.8 Customer Orientation, Frontline Employee Expertise, and Customer Satisfaction*

The right approach to customer orientation likely facilitates better performance and quality delivery services by employees (Brady & Cronin, 2001). This relationship is maintained when the companies pay much attention to their services, both before and after-sales, and sometimes involve customers in training (Blankson & Stokes, 2002). Modern market development is based on strategic issues such as creating a competitive advantage, satisfying customers, analyzing competitors' move strengths and weaknesses, social and ethical responsibility, and profitability. To be able to understand the needs, desires and preferences of customers, employees should be seen an integral part in playing a critical role that increases the chances of the commitment and loyalty of customers towards the banking products and increases the degree of satisfaction with the banking administration, employees and banking service. In many benefits, including the banking industry, a frontline employee might be the only human interaction between the customer and the organization; therefore, the customer's perception of the organization and its subsequent satisfaction is heavily influenced by the employee's actions and behaviours. If an employee isn't well equipped or empowered to resolve or address the customer's query, this negatively affects the organization. If employees are well-trained and supported to develop the required competencies that equip them to respond to customer needs and wants, such readiness to serve better customers (customer orientation) can ensure better customer satisfaction and development of a long term (Awwad and Agti, 2011) sufficiently and promptly.

H4a: Frontline employee expertise mediates the relationship between customer orientation and customer satisfaction



## 2.9 Competitor Orientation, Frontline Employee Expertise, and Customer Satisfaction

Hunt and Morgan (1995) have suggested that market orientation can only provide a competitive advantage if it is rare among competitors. Therefore. Developing a planned direction to a broader range of stakeholders ought to give a more significant potential for developing a competitive advantage that is rare and difficult to imitate. Fourth. Slater and Narver (1995) argue that market orientation may not encourage a sufficient willingness for managers to take risks and suggest that it needs to be balanced with entrepreneurial activity, which enables managers to develop a broader concept of organizational culture that focuses on the firm outwards. The more hostile the competition, the more companies will need to be market-oriented to satisfy customers and improve performance (Greenley & Foxall, 1998). Moreover, Competitive hostility was also a mediator (Narver and Slater,1990).

H4b: Frontline employee expertise mediates the relationship between competitor orientation and customer satisfaction

## 2.10 Inter-functional Orientation, Frontline Employee Expertise, and Customer Satisfaction

Employee proficiency mediates inter-functional teamwork orientation and performance (Atuahene-Gima,1996). This mediating role of employee proficiency in inter-functional teamwork and performance provides insight into the mechanism for transforming inter-functional direction into superior value for customers, and hence, customer satisfaction (Langerak, Hultink & Robben, 2000).

H4c: Frontline employee expertise mediates the relationship between inter-functional orientation and customer satisfaction

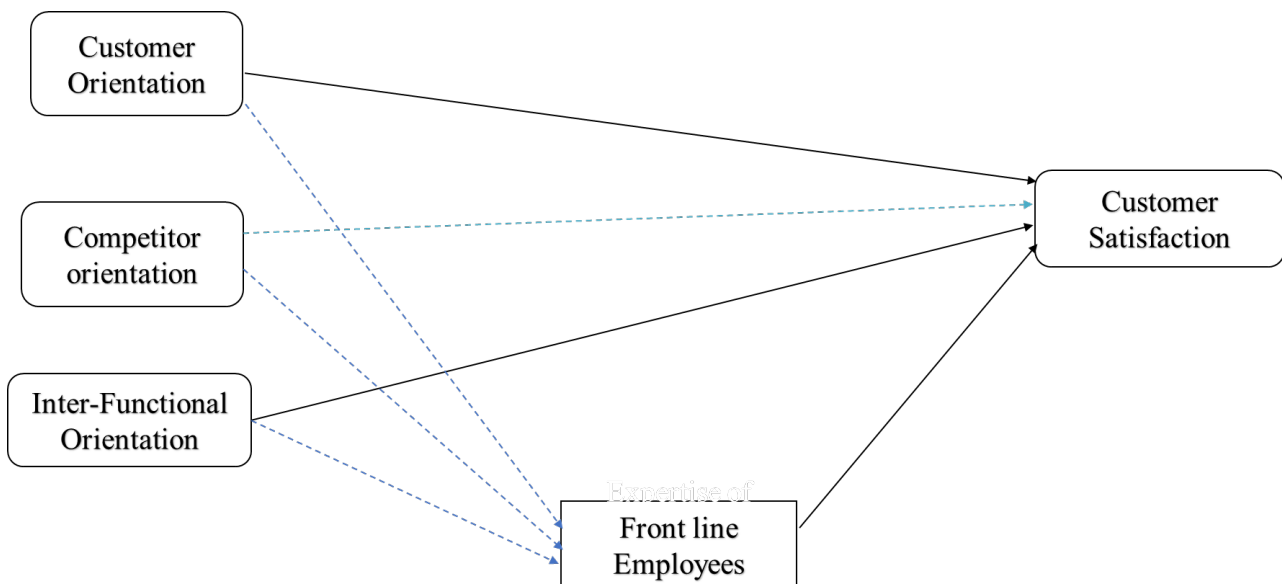


Figure: 1 conceptual framework of the study

## 3. Methodology

The research used a deductive approach, explanatory design, survey method, and questionnaire as a data collection instrument example (Saeed, Bekhet and Sciences 2018); (Saeed, Bekhet and Dhar 2017). Business and premium customers of four commercial banks selected using convenience sampling established the study context than self-reporting by service employees, which is one of the study's unique approaches. The four banks assume more than 75% of the current market share and represent all ownership types in the sector: government, cooperative, and private. Using Yamane's (1967) formula, a sample size of 323 business and premium customers were asked about their perception of the relationship among the explanatory, mediating, and explained variables. The paper adopted the MKTOR measurement model of market orientation as it is suggested to be the most reliable and valid scale than other competing measurement models (Missaoui & Saidi, 2014; Oczkowski and Farrell, 1998). Several researchers have investigated the relationship between determinant economic factors in many contexts (Silassie, Dahalan and Muhammad 2021a). But there is a challenge when constructing models resulting from a broader collection of variables (Silassie, Dahalan and Muhammad 2021b). The study employed a regression model to capture the relationship between the antecedent and outcome variables, following Greene (2003). A regression with two or more explanatory variables is called a multiple regression. Multiple regression is used to test the effects of n independent (predictor) variables on a single dependent (criterion) variable, which can be written as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon_i \quad (1)$$

Where:

Y= Customer Satisfaction  
 $\beta_0$  = Constant term  
 $X_1$  = Customer orientation  
 $X_2$  = Competitor orientation  
 $X_3$  = Inter-functional orientation

Where the  $\beta$ s are coefficients of independent variables,  $X$ s are column vectors for the independent variables, and  $\varepsilon$  is a vector of errors of prediction.

### 3.1 Mediation Approach

Mediation structures offer the possibility to measure the indirect influence of a construct on another construct, called the middle variable (Iacobucci, 2008). This study employed a regression-based bootstrapping approach developed by Preacher and Hayes (2008). This study applied Hayes PROCESS Macro (2018) to analyze mediation. It is a more recent approach in mediation analysis to provide more power in detecting indirect effects without showing a higher type-I-error tendency than the traditional causal steps and the standard theoretical approaches (Hayes and Scharkow, 2013). Shrout and Bolger (2002) also postulated that “bootstrap tests are powerful since they detect that the sampling distribution of the mediated effect is skewed away from zero.”

## 4. Data and Results

### 4.1 Data and Testing

Three hundred twenty-three questionnaires were distributed to the respondents, and 294 (91%) were collected through a self-administered survey. Only 282 (87%) questionnaires were correctly filled out and valuable for analysis. All the data values were accounted for without missing values in the dataset. During the data collection stage, all the necessary precautions were taken to ensure that the research participants filled in all the items in the questionnaire. The minimum and maximum data values on each variable related to each case were checked to detect any irregular or unusual data values entered SPSS Version 25 and PROCESS Macro Version 3.4.

Before running the regression analysis, a preliminary diagnostic test for Normality, Homoscedasticity, Multicollinearity, and Linearity were conducted to check if the assumptions were violated. The diagnostic test results indicate that assumptions were not violated. The average reliability of items of the questionnaires was also checked for consistency using Cronbach alpha and found consistent with an alpha value of greater than 0.7.

### 4.2 Regression and Mediation Analyses

#### 4.2.1 Regression analysis

Multiple regression analysis was carried out to measure the influence of the three market orientation components on customer satisfaction (Table 1). The model specification test result shows it was well specified. Results show the dimension of market orientation explained customer satisfaction by 24.3%. Also, analysis indicates only customer orientation (H1a) and inter-function orientation (H1c) dimensions of market orientation affect customer satisfaction (See; table 2). besides, market orientation in its wholeness affects customer satisfaction (h1) (table 3) but not the individual components. Table 1 below shows the model summary. Tables 2 and 3 show the coefficient of determination of the models for the relationship between market orientation and customer satisfaction dimensions and the relationship between market orientation and customer satisfaction, respectively.

Table: 1 Model summary

| Model | R                 | R Square | Adjusted Square | R Estimate | Std. Error of the Estimate | Change Statistics |          |     |     |             |          |
|-------|-------------------|----------|-----------------|------------|----------------------------|-------------------|----------|-----|-----|-------------|----------|
|       |                   |          |                 |            |                            | R Square Change   | F Change | df1 | df2 | Sig. Change | F Change |
| 1     | .493 <sup>a</sup> | 0.243    | 0.234           | 0.44507    |                            | 0.243             | 29.691   | 3   | 278 | 0.000       |          |

a. Predictors: (Constant), Inter-functional Orientation, Competitor Orientation, Customer Orientation

Table: 2 Relationship between dimensions of market orientation and customer satisfaction

| Table 2 Relationship between dimensions of market orientation and customer satisfaction |                              |                             |            |                           |       |        |
|-----------------------------------------------------------------------------------------|------------------------------|-----------------------------|------------|---------------------------|-------|--------|
| Model                                                                                   |                              | Coefficients <sup>a</sup>   |            |                           | T     | Sig.   |
|                                                                                         |                              | Unstandardized Coefficients |            | Standardized Coefficients |       |        |
|                                                                                         |                              | B                           | Std. Error |                           |       |        |
|                                                                                         |                              | Beta                        |            |                           |       |        |
| 2                                                                                       | (Constant)                   | 2.263                       | 0.223      |                           | 0.000 | 10.124 |
|                                                                                         | Customer Orientation         | 0.312                       | 0.041      | 0.398                     | 0.000 | 7.531  |
|                                                                                         | Competitor Orientation       | 0.007                       | 0.032      | 0.012                     | 0.820 | 0.227  |
|                                                                                         | Inter-functional Orientation | 0.153                       | 0.035      | 0.230                     | 0.000 | 4.311  |

a. Dependent Variable: Customer Satisfaction

#### 4.2.2 Mediation Analysis

This paper investigated whether frontline employee expertise mediates the relationship between market orientation and customer satisfaction. Before the assessment of the proposed mediator mediates the antecedent and consequent, the study checked whether the condition for mediation analysis is met market orientation influences customer satisfaction, market orientation influences the expertise of frontline employees, and expertise of frontline employees influence customer satisfaction. Table 3 shows the link between market orientation and customer satisfaction.

Table: 3 Relationship between market orientation and customer satisfaction

|   |                    | Coefficients <sup>a</sup>     |            | Standardized Coefficients Beta | T      | Sig.  |
|---|--------------------|-------------------------------|------------|--------------------------------|--------|-------|
|   | Model              | Unstandardized Coefficients B | Std. Error |                                |        |       |
| 3 | (Constant)         | 2.572                         | 0.229      |                                | 11.246 | 0.000 |
|   | Market Orientation | 0.411                         | 0.058      | 0.388                          | 7.035  | 0.000 |

a. Dependent Variable: Customer Satisfaction

Source: own survey 2019

The estimated results revealed that market orientation influences frontline employee expertise ( $b=0.1962$ ,  $p<0.005$ ), and frontline employee expertise affects customer satisfaction ( $b=0.0827$ ,  $p<0.005$ ). Table: 4 below shows the mediation effect of frontline employee expertise on the relationship between market orientation and customer satisfaction

Table: 4 mediation effect of, frontline employee expertise between market orientation and customer satisfaction

| Model Y: | Cus_Sat | X: Mrkt_Ori | Exp_FLE | M: Exp_FLE | Sample Size: | 282 |
|----------|---------|-------------|---------|------------|--------------|-----|
|----------|---------|-------------|---------|------------|--------------|-----|

|                                 |        |       |        |        |        |        |       |
|---------------------------------|--------|-------|--------|--------|--------|--------|-------|
| Outcome Variable: Model Summary |        |       |        |        |        |        |       |
|                                 | R      | R-sq  | MSE    | F      | df1    | df2    | p     |
|                                 | .1379  | .0190 | .4585  | 5.4307 | 1.00   | 280.00 | .0205 |
| Model                           |        |       |        |        |        |        |       |
|                                 | Coeff  | se    | t      | p      | LLCI   | ULCI   |       |
| Constant                        | 3.1247 | .3296 | 9.4806 | .0000  | 2.4759 | 3.7735 |       |
| Mrkt_Ori                        | .1962  | .0842 | 2.3304 | .0205  | .0305  | .3620  |       |

Standardized coefficients

Mrkt\_Ori .1379

\*\*\*\*\*

Outcome Variable: Cus\_Sat

|               |       |       |       |         |     |        |       |
|---------------|-------|-------|-------|---------|-----|--------|-------|
| Model Summary |       |       |       |         |     |        |       |
|               | R     | R-sq  | MSE   | F       | df1 | df2    | p     |
|               | .4028 | .1623 | .2183 | 27.0223 | 2.0 | 279.00 | .0000 |

|          |        |       |        |       |        |        |  |
|----------|--------|-------|--------|-------|--------|--------|--|
| Model    |        |       |        |       |        |        |  |
|          | Coeff  | se    | t      | p     | LLCI   | ULCI   |  |
| constant | 2.3132 | .2614 | 8.8493 | .0000 | 1.7987 | 2.8278 |  |
| Mrkt_Ori | .3948  | .0587 | 6.7289 | .0000 | .2793  | .5103  |  |
| Exp_FLE  | .0827  | .0412 | 2.0043 | .0460 | .0015  | .1638  |  |

\*\*\*\*\* Total effect model \*\*\*\*\*

Outcome Variable: Cus\_Sat

|               |       |       |       |         |      |        |       |
|---------------|-------|-------|-------|---------|------|--------|-------|
| Model Summary |       |       |       |         |      |        |       |
|               | R     | R-sq  | MSE   | F       | df1  | df2    | p     |
|               | .3876 | .1502 | .2207 | 49.4942 | 1.00 | 280.00 | .0000 |

|          |        |       |         |       |        |        |  |
|----------|--------|-------|---------|-------|--------|--------|--|
| Model    |        |       |         |       |        |        |  |
|          | coeff  | se    | t       | p     | LLCI   | ULCI   |  |
| constant | 2.5715 | .2287 | 11.2460 | .0000 | 2.1214 | 3.0216 |  |
| Mrkt_Ori | .4110  | .0584 | 7.0352  | .0000 | .2960  | .5260  |  |

|                                                                                  |         |           |           |       |       |       |       |
|----------------------------------------------------------------------------------|---------|-----------|-----------|-------|-------|-------|-------|
| Standardized coefficients                                                        |         |           |           |       |       |       |       |
| Mrkt_Ori                                                                         | .3876   |           |           |       |       |       |       |
| ***** Total, Direct, and Indirect effects of X on Y *****                        |         |           |           |       |       |       |       |
| Total effect of X on Y                                                           |         |           |           |       |       |       |       |
| Effect                                                                           | se      | t         | p         | LLCI  | ULCI  | c_ps  | c_cs  |
| .4110                                                                            | .0584   | 7.0352    | .0000     | .2960 | .5260 | .8080 | .3876 |
| Direct effect of X on Y                                                          |         |           |           |       |       |       |       |
| Effect                                                                           | se      | t         | p         | LLCI  | ULCI  | c_ps  | c_cs  |
| .3948                                                                            | .0587   | 6.7289    | .0000     | .2793 | .5103 | .7761 | .3723 |
| Indirect effect(s) of X on Y:                                                    |         |           |           |       |       |       |       |
| Effect                                                                           | Boot SE | Boot LLCI | Boot ULCI |       |       |       |       |
| Exp_FLE                                                                          | .0162   | .0117     | .0002     | .0450 |       |       |       |
| ***** Analysis notes and errors *****                                            |         |           |           |       |       |       |       |
| Level of confidence for all confidence intervals in output: 95                   |         |           |           |       |       |       |       |
| Number of bootstrap samples for percentile bootstrap confidence intervals: 10000 |         |           |           |       |       |       |       |
| ----- End Matrix -----                                                           |         |           |           |       |       |       |       |

## 5. Discussion

### 5.1 Descriptive Statistics

Of the three dimensions of market orientation, inter-functional orientation achieved the highest overall mean score value of 4.0833. This shows business and premium customers of banks perceive efficient coordination among different functions of banks towards satisfying their customers. Customer orientation has the second-highest overall mean score value of 4.0213 indicating that business and premium customers perception that banks use customer feedback and offer customer-tailored services. Finally, business, and premium customers perception indicate Ethiopian banks are less competitor oriented compared to other market orientation dimensions. The plausible explanation to this would be the very similar nature of the services they provide and the technology they adopt.

### 5.2 Inferential Statistics

Based on the regression results presented in section IV, this study fail to reject H1, H1a, and H1c but reject H1b implying that only market orientation as a construct, and its customer and inter-functional dimensions affect customer satisfaction. It also fail to reject H2 and H3 and hold that market orientation influences the quality of frontline employee expertise and quality of frontline employees expertise influences customer satisfaction.

### 5.3 The Mediation Effect of Frontline Employee Expertise in the Relationship Between Market Orientation and Customer Satisfaction

The standardized pattern coefficients show the direct, indirect, and total effect of the simple mediation analysis (Figure 1; Table 4). The result shows market orientation has an indirect effect on customer satisfaction through frontline employee expertise ( $b=0.0162$ ,  $p<0.005$ ). Since the bootstrap confidence interval is (0.0002 to .0450) and the 95 % confidence interval does not include zero, this study infer frontline employee expertise mediates the relationship between market orientation and customer satisfaction. Accordingly, this study failed to reject H4. Since the direct effect of market orientation on customer satisfaction is decreased by a nontrivial amount, but not to zero, with the inclusion of the mediator variable the study concludes partial mediation (James & Brett, 1984).

The total effect of the mediation analysis ( $b=0.4110$ ,  $p<0.001$ ) also revealed a positive and significant relationship between market orientation and customer satisfaction with the mediation effect of frontline employee expertise. A positive relationship indicates sound industry knowledge and expertise of the banking sector along with market-oriented services enhance customer satisfaction. The result is consistent with Chai (2015), Johnson and Grayson (2005), Macintosh (2007), Moradi et al. (2017), Spake and Megehee (2010), and Sweeney and Swait (2008). These authors also found a positive and significant relationship between service provider expertise and customer satisfaction. This positive and significant relation is justifiable because a higher level of expertise, especially in the banking sector, would reduce customer's risk and instill confidence that the bank has the necessary staffs that are not only competent but also sensitive to customer service needs which increases the switching cost and boost long-term relationship with the bank.

### 5.4 The Mediation Effect of Frontline Employee Expertise in the Relationship Between the Individual Components of Market Orientation and Customer Satisfaction

The analysis shows frontline employee expertise does not mediate the relationship between all the three components of market orientation (customer orientation, competitor orientation, and inter-functional orientation) and customer satisfaction (Table 5; Table 6; Table 7). Thus, this study rejects H4a, H4b, and H4c. The indirect effect in the relationship between customer orientation, frontline employee expertise, and customer satisfaction is statistically insignificant as 0 lies between the bootstrap confidence intervals -0.0019 and .0292, implicating no mediation effect table 5.



Table: 5 mediation analysis: customer orientation, frontline employee expertise, and customer satisfaction

|                                                                                  |             |              |             |                  |       |       |       |       |
|----------------------------------------------------------------------------------|-------------|--------------|-------------|------------------|-------|-------|-------|-------|
| Model                                                                            | Y : Cus_Sat | X : Cust_Ori | M : Exp_FLE | Sample Size: 282 |       |       |       |       |
| ***** Total, Direct, and Indirect effects of X ON Y *****                        |             |              |             |                  |       |       |       |       |
| Total effect of X on Y                                                           |             |              |             |                  |       |       |       |       |
|                                                                                  | Effect      | se           | t           | p                | LLCI  | ULCI  | c_ps  | c_cs  |
|                                                                                  | .3417       | .0421        | 8.1142      | .0000            | .2588 | .4246 | .6718 | .4363 |
| Direct effect of X on Y                                                          |             |              |             |                  |       |       |       |       |
|                                                                                  | Effect      | se           | t           | p                | LLCI  | ULCI  | c'_ps | c'_cs |
|                                                                                  | .3327       | .0420        | 7.9217      | .0000            | .2500 | .4153 | .6540 | .4248 |
| Indirect effect(s) of X on Y:                                                    |             |              |             |                  |       |       |       |       |
|                                                                                  | Effect      | Boot SE      | Boot LLCI   | Boot ULCI        |       |       |       |       |
|                                                                                  | Exp_FLE     | .0091        | .0081       | -.0019           | .0292 |       |       |       |
| Level of confidence for all confidence intervals in output: 95.00                |             |              |             |                  |       |       |       |       |
| Number of bootstrap samples for percentile bootstrap confidence intervals: 10000 |             |              |             |                  |       |       |       |       |
| ----- End Matrix -----                                                           |             |              |             |                  |       |       |       |       |

Table: 6 mediation analysis: competitor orientation, frontline employee expertise, and customer satisfaction

| Y : Cus_Sat                                                                      | X : Comp_Ori |       | M : Exp_FLE |        | Sample Size: 282 |       |       |  |
|----------------------------------------------------------------------------------|--------------|-------|-------------|--------|------------------|-------|-------|--|
| Total effect of X on Y                                                           |              |       |             |        |                  |       |       |  |
| Effect                                                                           | se           | t     | p           | LLCI   | ULCI             | c_ps  | c_cs  |  |
| .0350                                                                            | .0364        | .9623 | .3367       | -.0366 | .1067            | .0689 | .0574 |  |
| Direct effect of X on Y                                                          |              |       |             |        |                  |       |       |  |
| Effect                                                                           | se           | t     | p           | LLCI   | ULCI             | c'_ps | c'_cs |  |
| .0289                                                                            | .0361        | .8010 | .4238       | -.0421 | .1000            | .0568 | .0474 |  |
| Indirect effect(s) of X on Y:                                                    |              |       |             |        |                  |       |       |  |
| Effect                                                                           | Boot SE      |       | Boot LLCI   |        | Boot ULCI        |       |       |  |
| Exp_FLE                                                                          | .0061        |       | .0064       |        | -.0036           |       | .0216 |  |
| Level of confidence for all confidence intervals in output: 95.00                |              |       |             |        |                  |       |       |  |
| Number of bootstrap samples for percentile bootstrap confidence intervals: 10000 |              |       |             |        |                  |       |       |  |
| ----- End Matrix -----                                                           |              |       |             |        |                  |       |       |  |

Similarly, in analyzing the indirect effect in the relationship between competitor orientation, frontline employee expertise, and customer satisfaction is statistically insignificant as 0 lies between the bootstrap confidence intervals -0.0036 and 0.0216, implicating no mediation effect (Table 6). Finally, Table 7 shows, frontline employee expertise doesn't mediate the relationship between inter-functional orientation and customer satisfaction as 0 lies between the bootstrap confidence intervals -0.0002 and 0.0265.

Table: 7 mediation analysis: inter-functional orientation, frontline employee expertise, and customer satisfaction

| Factor 1: Mediation analysis for: Inter-organizational orientation, Nonline employee expertise, and customer satisfaction |              |       |             |       |           |                  |       |       |
|---------------------------------------------------------------------------------------------------------------------------|--------------|-------|-------------|-------|-----------|------------------|-------|-------|
| Y : Cus Sat                                                                                                               | X : Intrafun |       | M : Exp_FLE |       |           | Sample Size: 282 |       |       |
| Total effect of X on Y                                                                                                    |              |       |             |       |           |                  |       |       |
| Effect                                                                                                                    | se           | t     | p           | LLCI  | ULCI      | c_ps             | c_cs  |       |
|                                                                                                                           | .1972        | .0380 | 5.1916      | .0000 | .1224     | .2720            | .3877 | .2963 |
| Direct effect of X on Y                                                                                                   |              |       |             |       |           |                  |       |       |
| Effect                                                                                                                    | se           | t     | p           | LLCI  | ULCI      | c'_ps            | c'_cs |       |
|                                                                                                                           | .1876        | .0379 | 4.9457      | .0000 | .1129     | .2623            | .3688 | .2819 |
| <hr/>                                                                                                                     |              |       |             |       |           |                  |       |       |
| Indirect effect(s) of X on Y:                                                                                             |              |       |             |       |           |                  |       |       |
| Effect                                                                                                                    | Boot SE      |       | Boot LLCI   |       | Boot ULCI |                  |       |       |
| Exp_FLE                                                                                                                   | .0096        |       | .0070       |       | -.0002    |                  | .0265 |       |
| <hr/>                                                                                                                     |              |       |             |       |           |                  |       |       |
| Level of confidence for all confidence intervals in output: 95.00                                                         |              |       |             |       |           |                  |       |       |
| Number of bootstrap samples for percentile bootstrap confidence intervals:10000                                           |              |       |             |       |           |                  |       |       |
| ----- End Matrix-----                                                                                                     |              |       |             |       |           |                  |       |       |

Table 8. Level of confidence for all confidence intervals in output: 95.00

| Y : Cus_Sat                   | X : Intrafun | M : Exp_FLE |        |           |       |       | Sample Size: 282 |       |  |
|-------------------------------|--------------|-------------|--------|-----------|-------|-------|------------------|-------|--|
| Total effect of X on Y        |              |             |        |           |       |       |                  |       |  |
| Effect                        | se           | t           | p      | LLCI      | ULCI  | c_ps  | c_cs             |       |  |
|                               | .1972        | .0380       | 5.1916 | .0000     | .1224 | .2720 | .3877            | .2963 |  |
| Direct effect of X on Y       |              |             |        |           |       |       |                  |       |  |
| Effect                        | se           | t           | p      | LLCI      | ULCI  | c'_ps | c'_cs            |       |  |
|                               | .1876        | .0379       | 4.9457 | .0000     | .1129 | .2623 | .3688            | .2819 |  |
| Indirect effect(s) of X on Y: |              |             |        |           |       |       |                  |       |  |
| Effect                        | Boot SE      | Boot LLCI   |        | Boot ULCI |       |       |                  |       |  |
| Exp_FLE                       | .0096        | .0070       |        | -.0002    |       | .0265 |                  |       |  |

Level of confidence for all confidence intervals in output: 95.00

Number of bootstrap samples for percentile bootstrap confidence intervals:10000

----- End Matrix-----

1

Table 9; Level of confidence for all confidence intervals in output: 95.00

| Model                         | Y       | : Cus   | Sat       | X      | : Intrafun | M     | : Exp | FLE   | Sample Size: 282 |
|-------------------------------|---------|---------|-----------|--------|------------|-------|-------|-------|------------------|
| Total effect of X on Y        |         |         |           |        |            |       |       |       |                  |
|                               | Effect  | se      | t         | p      | LLCI       | ULCI  | c_ps  | c_cs  |                  |
|                               |         | .1972   | .0380     | 5.1916 | .0000      | .1224 | .2720 | .3877 | .2963            |
| Direct effect of X on Y       |         |         |           |        |            |       |       |       |                  |
|                               | Effect  | se      | t         | p      | LLCI       | ULCI  | c'_ps | c'_cs |                  |
|                               |         | .1876   | .0379     | 4.9457 | .0000      | .1129 | .2623 | .3688 | .2819            |
| Indirect effect(s) of X on Y: |         |         |           |        |            |       |       |       |                  |
|                               | Effect  | Boot SE | Boot LLCI |        | Boot ULCI  |       |       |       |                  |
|                               | Exp_FLE | .0096   | .0070     |        | -.0002     |       | .0265 |       |                  |

Level of confidence for all confidence intervals in output: 95.00

Number of bootstrap samples for percentile bootstrap confidence intervals:10000

----- End Matrix-----

## 6. Conclusion

This study conclude partial mediation effect of frontline employee expertise in the relationship between market orientation and customer satisfaction as the direct effect of market orientation on customer satisfaction is decreased by a nontrivial amount, but not to zero, with the inclusion of the mediator variable. However, frontline employee expertise does not mediate the relationship between individual components of market orientation (customer orientation, competitor orientation, and inter-functional orientation) and customer satisfaction. From this, the study can deduce that the dimensions of market orientation affect frontline expertise in a magnitude that it can in turn affect customer satisfaction when they are implemented in a package than in a piecemeal. Finally, the research conclude that Ethiopian banks believe there is little to learn from their competitors. This may be because they make a profit without facing fierce competition as the unbanked society in the country is still very large. Second, because the industry is protected from foreign players, there may not be much difference in technology and other strategic assets.

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